

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2020																2021										
	May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May**		% Month -o
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	
1.Gross Bank Assets	2587.6	578.1	2590.5	599.7	2602.3	598.2	2615.9	607.5	2633.4	619.1	2638.9	602.3	2603.2	599.0	2586.8	601.2	2576.6	595.7	2580.2	599.2	2571.9	604.0	2569.1	600.2	2586.0	596.0	0.7%
2.Gross Credit	1,402.1	376.2	1,397.7	393.3	1,405.3	395.6	1,406.4	394.9	1,410.2	394.4	1,415.7	391.3	1,404.3	391.0	1,387.2	391.8	1,387.8	391.4	1,384.0	393.5	1,364.1	390.3	1,373.6	389.6	1,365.2	386.3	-0.6%
Domestic Credit	1,264.1	347.3	1,262.3	364.6	1,254.3	366.0	1,252.4	365.4	1,247.1	364.6	1,251.9	361.6	1,249.0	362.5	1,236.9	359.8	1,239.8	359.7	1,242.7	361.8	1,231.8	357.8	1,240.4	357.5	1,231.7	353.7	-0.7%
Government	215.7	22.6	216.9	35.5	217.8	34.9	221.1	34.8	220.7	34.8	220.9	34.6	220.8	34.0	218.6	33.3	221.8	35.2	221.5	35.7	217.0	35.5	217.8	34.5	214.3	34.5	-1.6%
Public Sector (GREs)	176.2	39.8	173.8	44.3	171.3	44.7	170.3	44.4	172.6	45.1	177.0	45.3	175.2	46.5	174.2	45.7	172.1	43.8	174.0	43.9	170.6	44.6	172.5	45.5	170.3	41.5	-1.3%
Private Sector	856.8	283.0	856.5	282.9	850.1	284.4	845.8	284.2	838.8	283.0	837.5	280.0	837.7	280.3	829.2	279.1	831.2	279.0	832.7	280.6	829.7	276.0	834.7	275.9	831.9	276.0	-0.3%
Business & Industrial Sector Credit ¹	661.6	154.1	660.9	153.8	655.1	154.1	650.2	153.4	643.3	151.8	642.1	147.0	639.9	147.5	632.4	146.4	633.9	146.0	634.8	147.8	631.4	143.4	632.8	143.6	629.6	143.8	-0.5%
Individual	195.2	128.9	195.6	129.1	195.0	130.3	195.6	130.8	195.5	131.2	195.4	133.0	197.8	132.8	196.8	132.7	197.3	133.0	197.9	132.8	198.3	132.6	201.9	132.3	202.3	132.2	0.2%
Non-Banking Financial Institutions	15.4	1.9	15.1	1.9	15.1	2.0	15.2	2.0	15.0	1.7	16.5	1.7	15.3	1.7	14.9	1.7	14.7	1.7	14.5	1.6	14.5	1.7	15.4	1.6	15.2	1.7	-1.3%
Foreign Credit ²	138.0	28.9	135.4	28.7	151.0	29.6	154.0	29.5	163.1	29.8	163.8	29.7	155.3	28.5	150.3	32.0	148.0	31.7	141.3	31.7	132.3	32.5	133.2	32.1	133.5	32.6	0.2%
of which: Loans & Advances to Non-Residents in AED	12.2	4.1	11.9	5.1	11.9	4.9	11.9	4.8	12.3	4.7	12.3	4.5	12.2	3.9	11.7	3.8	11.5	3.9	11.4	3.9	11.5	3.9	11.3	3.6	12.3	3.6	8.8%
3.Total Investments by Banks	331.3	83.6	340.1	82.3	350.1	81.0	354.3	81.2	358.1	82.7	370.6	77.5	376.7	77.5	380.0	75.8	402.9	76.0	423.6	76.5	429.1	78.2	432.3	78.3	444.0	76.2	2.7%
Debt securities	241.9	13.1	252.9	10.8	260.8	9.7	266.6	10.2	268.2	10.8	270.4	11.0	274.2	10.7	280.1	10.4	263.8	10.7	272.9	15.0	278.6	15.5	284.0	15.8	289.4	15.2	1.9%
Equities	5.8	3.4	5.5	3.3	5.5	3.0	5.8	3.1	5.8	2.9	6.0	3.0	6.3	3.0	6.4	2.8	6.9	2.5	7.0	2.4	7.1	2.5	7.0	2.6	7.1	2.5	1.4%
Held to maturity securities	49.2	52.1	47.3	53.3	49.3	53.4	47.5	52.9	49.8	53.9	59.2	53.5	62.2	53.7	58.8	52.6	97.8	52.9	109.1	49.2	108.9	50.4	104.6	50.0	110.8	48.6	5.9%
Other Investments	34.4	15.0	34.4	14.9	34.5	14.9	34.4	15.0	34.3	15.1	35.0	10.0	34.0	10.1	34.7	10.0	34.4	9.9	34.6	9.9	34.5	9.8	36.7	9.9	36.7	9.9	0.0%
4.Bank Deposits	1466.3	399.2	1459.3	406.9	1476.6	410.7	1487.1	411.9	1492.1	415.1	1497.9	412.7	1470.5	405.7	1474.2	410.3	1460.9	415.4	1460.2	418.2	1459.5	421.8	1456.7	420.6	1453.6	421.0	-0.2%
Resident Deposits	1292.6	370.0	1286.7	379.1	1306.7	383.6	1325.9	383.1	1328.6	387.3	1330.4	383.2	1300.8	378.9	1301.9	380.2	1294.3	383.8	1292.3	384.9	1293.9	383.9	1285.3	380.8	1281.0	379.2	-0.3%
Government Sector	224.6	67.4	214.0	75.0	207.5	75.5	205.9	74.6	254.7	78.9	241.0	75.0	244.9	70.6	218.2	69.1	207.1	67.2	198.7	68.3	207.7	69.6	222.7	68.6	219.4	68.5	-1.5%
GREs (Govt. ownership of more than 50%)	189.5	48.4	194.7	45.8	226.3	47.5	232.5	46.6	197.0	48.5	220.3	46.4	197.4	47.7	205.7	49.1	204.1	50.0	206.7	48.8	199.5	46.7	171.7	43.8	171.9	43.4	0.1%
Private Sector	843.4	244.4	843.6	248.2	840.9	250.6	854.1	252.2	844.1	250.6	837.2	252.1	828.1	250.1	848.2	251.9	852.6	256.8	858.6	258.4	858.7	258.2	863.9	260.4	863.3	259.3	-0.1%
Non-Banking Financial Institutions	35.1	9.8	34.4	10.1	32.0	10.0	33.4	9.7	32.8	9.3	31.9	9.7	30.4	10.5	29.8	10.1	30.5	9.8	28.3	9.4	28.0	9.4	27.0	8.0	26.4	8.0	-2.2%
Non-Resident Deposits	173.7	29.2	172.6	27.8	169.9	27.1	161.2	28.8	163.5	27.8	167.5	29.5	169.7	26.8	172.3	30.1	166.6	31.6	167.9	33.3	165.6	37.9	171.4	39.8	172.6	41.8	0.7%
Capital & Reserves ³	314.8	66.2	315.9	66.6	320.1	67.2	322.2	68.1	321.7	68.1	325.2	68.8	327.8	69.5	324.7	68.1	327.4	63.3	320.7	64.0	316.2	61.9	317.2	61.9	319.3	62.6	0.7%
Specific provisions & Interest in Suspense	89.3	17.2	90.5	16.7	91.2	16.9	92.8	17.2	94.3	17.2	95.5	16.6	96.4	18.3	98.4	18.2	99.9	18.3	100.6	18.5	101.8	18.8	103.2	19.0	103.4	19.2	0.2%
General provisions	31.8	6.3	32.4	6.0	32.5	6.5	32.7	6.5	32.2	6.5	32.1	6.0	32.9	6.1	32.7	5.6	32.0	5.7	31.8	5.6	32.1	5.7	31.6	5.6	31.5	5.7	-0.3%
Lending to Stable Resources Ratio ⁴	81.2%	83.5%	81.3%	84.1%	79.9%	83.8%	78.5%	83.6%	77.6%	82.2%	77.0%	80.9%	77.4%	80.8%	76.6%	81.4%	77.1%	83.1%	77.2%	83.0%	76.3%	82.2%	77.4%	81.5%	76.5%	80.7%	-1.2%
Eligible Liquid Assets Ratio (ELAR) ⁵	16.3%	17.4%	16.2%	16.7%	15.9%	17.1%	15.8%	18.4%	16.0%	18.8%	15.2%	19.5%	16.0%	19.1%	17.6%	19.7%	16.9%	19.6%	17.4%	19.7%	17.9%	20.8%	17.5%	20.4%	18.4%	20.1%	5.1%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.6%	17.7%					18.0%	18.3%					17.8%	20.0%				17.8%	18.3%						
of which: Tier 1 Ratio			16.4%	16.5%					16.8%	17.1%					16.7%	18.8%				16.6%	17.1%						
Common Equity Tier 1(CET 1) Capital Ratio			15.1%	13.2%					15.4%	13.8%					15.0%	14.6%				15.0%	13.7%						

* Data consists of 48 Conventional Banks & 10 Islamic Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency³ Excluding subordinated borrowings/deposits but including current year profit.⁴ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)⁵ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities ****

**** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .

n-Month	% Year-to-Date		% Year-on- Year		% Month-on-Month	% Year-to-Date	% Year-on- Year	
	IB	CB	IB	CB				IB
						All Banks		
	-0.7%	-0.03%	-0.9%	-0.1%	3.1%	0.4%	-0.2%	0.5%
	-0.8%	-1.6%	-1.4%	-2.6%	2.7%	-0.7%	-1.5%	-1.5%
	-1.1%	-0.4%	-1.7%	-2.6%	1.8%	-0.8%	-0.7%	-1.6%
	0.0%	-2.0%	3.6%	-0.6%	52.7%	-1.4%	-1.2%	4.4%
	-8.8%	-2.2%	-9.2%	-3.3%	4.3%	-2.8%	-3.7%	-1.9%
	0.04%	0.3%	-1.1%	-2.9%	-2.5%	-0.2%	-0.04%	-2.8%
	0.1%	-0.4%	-1.8%	-4.8%	-6.7%	-0.4%	-0.7%	-5.2%
	-0.1%	2.8%	-0.4%	3.6%	2.6%	0.1%	1.5%	3.2%
	6.3%	2.0%	0.0%	-1.3%	-10.5%	-0.6%	1.8%	-2.3%
	1.6%	-11.2%	1.9%	-3.3%	12.8%	0.5%	-8.9%	-0.5%
	0.0%	5.1%	-5.3%	0.8%	-12.2%	6.7%	2.6%	-2.5%
	-2.7%	16.8%	0.5%	34.0%	-8.9%	1.9%	14.1%	25.4%
	-3.8%	3.3%	46.2%	19.6%	16.0%	1.6%	4.9%	19.5%
	-3.8%	10.9%	-10.7%	22.4%	-26.5%	0.0%	4.3%	4.3%
	-2.8%	88.4%	-7.6%	125.2%	-6.7%	3.1%	43.1%	57.4%
	0.0%	5.8%	-1.0%	6.7%	-34.0%	0.0%	4.3%	-5.7%
	0.1%	-1.4%	2.6%	-0.9%	5.5%	-0.1%	-0.5%	0.5%
	-0.4%	-1.6%	-0.3%	-0.9%	2.5%	-0.4%	-1.3%	-0.1%
	-0.1%	0.5%	-0.9%	-2.3%	1.6%	-1.2%	0.2%	-1.4%
	-0.9%	-16.4%	-11.6%	-9.3%	-10.3%	-0.1%	-15.5%	-9.5%
	-0.4%	1.8%	2.9%	2.4%	6.1%	-0.2%	2.0%	3.2%
	0.0%	-11.4%	-20.8%	-24.8%	-18.4%	-1.7%	-13.8%	-23.4%
	5.0%	0.2%	38.9%	-0.6%	43.2%	1.5%	5.9%	5.7%
	1.1%	-1.7%	-8.1%	1.4%	-5.4%	0.7%	-2.8%	0.2%
	1.1%	5.1%	5.5%	15.8%	11.6%	0.3%	5.1%	15.1%
	1.8%	-3.7%	1.8%	-0.9%	-9.5%	0.0%	-2.9%	-2.4%
	-1.0%	-0.1%	-0.9%	-5.8%	-3.4%	-1.0%	-0.3%	-5.3%
	-1.5%	4.5%	2.0%	12.9%	15.5%	2.7%	3.3%	14.5%